

What is the Application Process in Iowa?

What applications will be available?

Iowa has developed a customized version of the Secretary's model single streamlined application, which allows people to apply for health care coverage in the new Federally-facilitated Marketplace ("Marketplace"), Medicaid and the Children's Health Insurance Program ("CHIP") all at once. Iowa is using the federal paper application and has modified it to be a fillable pdf for phone applications.

What are the different ways people can apply in Iowa?

People will be able to apply on-line on healthcare.gov or the State Medicaid/CHIP website, in person, on the phone, by fax or through the mail, starting October 28.

How will the on-line application work?

When people apply on-line, they will be asked a series of standard questions. When people apply on-line, questions will appear based on their prior answers, so they will only have to answer questions that are relevant to them.

Once the application is submitted, people will get instructions on what they need to do next. Starting in May 2014, in some cases, people will be able to get a decision indicating whether they are eligible for Medicaid or CHIP while they are still on-line.

What if an applicant is found not eligible for Medicaid or CHIP – will the application automatically be sent to the Marketplace for review, or does the applicant have to do something more?

Applications for people who the State agency decides are not eligible for Medicaid or CHIP will be automatically transmitted to the Marketplace for review. Right now, Iowa expects to be able to transfer this information to the Marketplace starting November 1. This should give the Marketplace time to finish processing the application in time for the individual to get coverage starting on January 1, 2014 (which is the first date that coverage is available in the Marketplace). Applicants will need to go to www.healthcare.gov to open an account in the Marketplace; they can do this as soon as they find out their application will be transferred, to help expedite the processing at the Marketplace.

What will happen if an applicant is determined or assessed eligible for Medicaid by the Marketplace? Will the application automatically be sent to the Medicaid or CHIP program, or will the applicant have to do something more?

The Marketplace will send the application to the state Medicaid or CHIP Program without the person having to do anything. We expect that Iowa will start receiving those applications from the Marketplace on November 1. Applicants should hear from the state Medicaid or CHIP program shortly after that.